RESET FORM

Exhibit D-3

MORTGAGOR AFFIDAVIT AND CERTIFICATION
Part 3 – Income Worksheet

MORTGAGOR(S):_____

_____

Explanation to Mortgagor(s): In order to calculate the Current Annual Family Income, the below requested information must be provided indicating the total income from all sources (before taxes or withholdings) of all Mortgagors and all adult persons residing or intending to reside in the Single Family Residence to be financed with the proceeds of the Mortgage Loan. The current income is defined as the current family income of all potential Mortgagors, and shall in any event include the current gross income of all persons who reside or intend to reside with such Mortgagor(s) in the same dwelling unit (other than persons under 18 years of age who are not primarily liable or secondarily liable on the Mortgage Note), but exclusive of the income of any co-signor of a Mortgage Note who does not reside or intend to reside therein, as evidenced by documentation satisfactory to the Mortgage Lender and Program Administrator.

THE UNDERSIGNED (JOINTLY AND SEVERALLY, THE "MORTGAGOR") AS APPLICANT FOR A LOAN, OR AS APPLICANT TO ASSUME A LOAN PROVIDED BY THE ABOVE-REFERENCED PROGRAM BY THE ABOVE-REFERENCED ISSUER, AND AS PURCHASER OF A RESIDENCE WHICH IS THE SUBJECT OF SUCH LOAN, BEING FIRST DULY SWORN (OR AFFIRMED) UNDER OATH, HEREBY STATES AND CERTIFIES THAT:

The Internal Revenue Code of 1986, as amended (the 'Code'), established geographically based limits for recipients of Program Mortgage Loans. The information requested below must be provided in order to enable the Lender or Program Administrator (or its agents) to determine your 'eligibility' under said limits for a Program Mortgage Loan. The information provided below will be used solely to determine your 'eligibility' under the Maximum Household Income Limits and will not be used for loan underwriting purposes. You must complete this form in addition to the Residential Loan Application because the Code requires that certain sources of income must be included when determining income 'eligibility' which you are not required to include when reporting your income for mortgage loan underwriting purposes.

Current gross income is annualized monthly gross pay, any additional income from overtime, part-time employment, bonuses, dividends, interest, royalties, pensions, VA compensation, net rental income, etc., and other income (such as alimony, child support, public assistance, sick pay, social security benefits, unemployment compensation, income received from trusts and income received from business activities or investments).

Certification: The information contained in the following statement is true and correct, and accurately sets forth all information relevant to a determination of my family's and/or household's Current Annual Family Income as of the date hereof, and to the best of my knowledge and belief. I agree to submit such other evidence of income as may be reasonably required by the Lender or Program Administrator, including, but not limited to, verification of employment and copies of recent federal income tax returns. Neither the Current Annual Family Income nor the income calculated and/or available for underwriting purposes can exceed the applicable Maximum Household Income Limits of the Program.

	Name	Age	Social Security No.
Wage Earner #1	_____	_____	_____
Wage Earner #2	_____	_____	_____
Wage Earner #3	_____	_____	_____

Household Occupants (Include All Wage Earners and dependents)

#1_____

#2_____

#3_____

#4_____

#5_____

Total Current Gross Monthly

Employment Income	$_____
Overtime and Part-Time	$_____
Bonuses	$_____
Dividend, Interest Royalties and Trusts	$_____
Net Rental Income	$_____
Income from Self-Employment	$_____
Pension and Social Security	$_____
Veterans Administration Compensation	$_____
Unemployment Compensation	$_____
Sick Pay	$_____
Alimony and Child Support	$_____
Public Assistance	$_____
TOTAL MONTHLY	$_____
	X 12 (annualized)
TOTAL CURRENT ANNUAL FAMILY INCOME	$_____

Further affiant(s) saeth not.

_____
Mortgagor's Signature Date

_____
Mortgagor's Signature Date

_____
Mortgagor's Printed Name

_____
Mortgagor's Printed Name

STATE OF OKLAHOMA]
] ss.
COUNTY OF _____]

Subscribed and sworn to before me, a Notary Public, in and for said County and State, this _____day of _____, _____.

[SEAL]

_____
Notary Public

My Commission Expires:

_____

Revised 2009